

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court**  
**District of New Jersey**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Kleinschmidt, Stanley F Jr.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Kleinschmidt, Corinne A</b>																																																													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA DSK Properties LLC; DBA DSK Contractors LLC</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Corinne A Pierson</b>																																																													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8373</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2407</b>																																																													
Street Address of Debtor (No. and Street, City, and State): <b>22 Oakwood Ave</b> <b>Mine Hill, NJ</b> ZIP Code <b>07803</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>22 Oakwood Ave</b> <b>Mine Hill, NJ</b> ZIP Code <b>07803</b>																																																													
County of Residence or of the Principal Place of Business: <b>Morris</b>		County of Residence or of the Principal Place of Business: <b>Morris</b>																																																													
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																																																													
		ZIP Code																																																													
Location of Principal Assets of Business Debtor (if different from street address above):																																																															
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <b>TAX-EXEMPT ENTITY</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																																																													
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.																																																													
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																																													
<b>Statistical/Administrative Information</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>																																																															
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table> Estimated Assets <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table> Estimated Liabilities <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion								
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																						
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000																																																						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion																																																						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion																																																						
THIS SPACE IS FOR COURT USE ONLY																																																															

B1 (Official Form 1)(1/08)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Kleinschmidt, Stanley F Jr.</b> <b>Kleinschmidt, Corinne A</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X</b> _____ Signature of Attorney for Debtor(s) (Date)
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>  (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Stanley F Kleinschmidt, Jr.**Signature of Debtor **Stanley F Kleinschmidt, Jr.****X /s/ Corinne A Kleinschmidt**Signature of Joint Debtor **Corinne A Kleinschmidt**

Telephone Number (If not represented by attorney)

**February 13, 2009**

Date

**Signature of Attorney\*****X /s/ Benjamin A. Stanziale Jr.**

Signature of Attorney for Debtor(s)

**Benjamin A. Stanziale Jr. BAS1470**

Printed Name of Attorney for Debtor(s)

**Stanziale & Stanziale**

Firm Name

**29 Northfield Ave  
Suite 201  
West Orange, NJ 07052**

Address

Email: [ben@stanzialaw.com](mailto:ben@stanzialaw.com)**973-731-9393 Fax: 973-731-9401**

Telephone Number

**February 13, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Kleinschmidt, Stanley F Jr.****Kleinschmidt, Corinne A****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
District of New Jersey**

In re **Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Stanley F Kleinschmidt, Jr.  
Stanley F Kleinschmidt, Jr.

Date: February 13, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
District of New Jersey**

In re **Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Corinne A Kleinschmidt  
Corinne A Kleinschmidt

Date: February 13, 2009

**United States Bankruptcy Court**  
**District of New Jersey**

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors \_\_\_\_\_,

Chapter \_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>1,450,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>26,290.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>1,752,951.22</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>26</b>		<b>1,796,125.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>5,000.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>12,043.33</b>
Total Number of Sheets of ALL Schedules		<b>40</b>			
		Total Assets	<b>1,476,290.00</b>		
		Total Liabilities		<b>3,549,076.22</b>	

**United States Bankruptcy Court  
District of New Jersey**

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt** Case No. \_\_\_\_\_  
\_\_\_\_\_  
Debtors Chapter \_\_\_\_\_ 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>22 Oakwood Avenue Mine Hill, NJ</b>		H	<b>450,000.00</b>	<b>469,644.22</b>
<b>318 Center Grove Road Randolph, NJ</b>		H	<b>1,000,000.00</b>	<b>1,250,000.00</b>

Sub-Total > **1,450,000.00** (Total of this page)Total > **1,450,000.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>TD Bank- Business Account- DSK Properties</b> <b>Chase- Checking Account</b> <b>Chase- Savings Account</b> <b>Bank of America - Checking</b>	J	<b>710.00</b> <b>60.00</b> <b>20.00</b> <b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Living Room Furniture</b> <b>Dining Room Set</b> <b>Eat In Kitchen</b> <b>Master Bedroom Set</b> <b>2 Bedroom Sets</b> <b>Family Room Furniture</b> <b>2 Televisions</b> <b>Desk Computer</b> <b>Location: 22 Oakwood Ave, Mine Hill NJ</b>	J	<b>3,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b> <b>Location: 22 Oakwood Ave, Mine Hill NJ</b>	J	<b>1,000.00</b>
7. Furs and jewelry.		<b>Wedding Ring</b> <b>Location: 22 Oakwood Ave, Mine Hill NJ</b>	J	<b>3,500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
				<b>Sub-Total &gt;</b> (Total of this page)
				<b>8,290.00</b>

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>DSK Properties LLC</b>	H	<b>0.00</b>
		<b>DSK Contractors LLC- Debtor owns 50% interest in company which owns 2 lots in Chester, 162 North Road and 164 North Road subject to Boiling Spring Mortgages.</b>	H	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Sub-Total > (Total of this page)				<b>0.00</b>

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 BMW 525i 50,000 Miles Location: 22 Oakwood Ave, Mine Hill NJ</b>	J	<b>15,000.00</b>
26. Boats, motors, and accessories.		<b>1989 240 Sea Ray</b>	J	<b>3,000.00</b>
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **18,000.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re

**Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>26,290.00</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
22 Oakwood Avenue Mine Hill, NJ	11 U.S.C. § 522(d)(1)	10,000.00	450,000.00
318 Center Grove Road Randolph, NJ			
	11 U.S.C. § 522(d)(5)	5,000.00	1,000,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
TD Bank- Business Account- DSK Properties	11 U.S.C. § 522(d)(5)	710.00	710.00
Chase- Checking Account	11 U.S.C. § 522(d)(5)	60.00	60.00
Chase- Savings Account	11 U.S.C. § 522(d)(5)	20.00	20.00
<b>Household Goods and Furnishings</b>			
Living Room Furniture Dining Room Set Eat In Kitchen Master Bedroom Set 2 Bedroom Sets Family Room Furniture 2 Televisions Desk Computer Location: 22 Oakwood Ave, Mine Hill NJ	11 U.S.C. § 522(d)(3)	3,000.00	3,000.00
<b>Wearing Apparel</b>			
Clothing Location: 22 Oakwood Ave, Mine Hill NJ	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
<b>Furs and Jewelry</b>			
Wedding Ring Location: 22 Oakwood Ave, Mine Hill NJ	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	2,700.00 800.00	3,500.00
<b>Boats, Motors and Accessories</b>			
1989 240 Sea Ray	11 U.S.C. § 522(d)(5)	3,000.00	3,000.00
		Total:	26,290.00
			1,461,290.00

**0** continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT H J	UNLIQUIDATED D I S P U T E D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
					Value \$	15,000.00	21,012.00
Account No. <b>1000503419</b>		Opened 12/30/06 Last Active 1/01/09  2004 BMW 525i 50,000 Miles Location: 22 Oakwood Ave, Mine Hill NJ					
Bmw Fin Svc 5515 Park Center C Dublin, OH 43017	H	Value \$	15,000.00		21,012.00	6,012.00	
Account No.		Tax Lien  22 Oakwood Avenue Mine Hill, NJ					
Crusader Lien Services 179 Washington Lane Jenkintown, PA 19046	J	Value \$	450,000.00		6,034.22	6,034.22	
Account No. <b>6335012013</b>		Opened 8/01/07 Last Active 12/01/08  22 Oakwood Avenue Mine Hill, NJ					
Hfc - Usa Pob 1547 Chesapeake, VA 23327	H	Value \$	450,000.00		52,229.00	0.00	
Account No. <b>5475895724</b>		Opened 10/25/06 Last Active 12/01/08  22 Oakwood Avenue Mine Hill, NJ					
Hsbc Mortgage Pob 4604 Buffalo, NY 14240	H	Value \$	450,000.00		411,381.00	13,610.00	
Subtotal (Total of this page)					490,656.22	25,656.22	

1 continuation sheets attached

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.							
Huntington Mortgage 7575 Huntington Park Drive Columbus, OH 43230	H	318 Center Grove Road Randolph, NJ					
		Value \$ 1,000,000.00				800,000.00	250,000.00
Account No.							
Mark Gordon 29 Franklin Place Morristown, NJ 07960	J	Mortgage  318 Center Grove Road Randolph, NJ					
		Value \$ 1,000,000.00				450,000.00	0.00
Account No. 29009330739		Opened 1/22/07 Last Active 12/22/08  Lease					
Nissan Inf Lt Pob 660366 Dallas, TX 75266	H	Value \$ Unknown				12,295.00	12,295.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)			1,262,295.00	262,295.00
			Total (Report on Summary of Schedules)			1,752,951.22	287,951.22

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**, Case No. \_\_\_\_\_,  
Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U R O F C L A I M		
Account No.									
Internal Revenue Service Insolvency Section PO Box 724 Springfield, NJ 07081-0744	J							0.00	
								0.00	0.00
Account No.									
State of New Jersey- Insolvency Section PO Box 245 Trenton, NJ 08695	J							0.00	
								0.00	0.00
Account No.									
Account No.									
Account No.									
Subtotal (Total of this page)								0.00	
Total (Report on Summary of Schedules)								0.00	
								0.00	0.00
								0.00	0.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page)  
0.00 0.00  
Total  
(Report on Summary of Schedules)  
0.00 0.00

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No.

## Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>VICTORIAS-36375363</b>		Last Active 9/01/05				<b>870.00</b>
Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093	W					
Account No.		<b>Business Debt</b>				
Accurate Floor Care Inc. 106 Cloverhill Drive Flanders, NJ 07836	J					<b>6,382.08</b>
Account No. <b>50332</b>		<b>Business Debt</b>				
ACE Waste Services PO Box 2027 Newark, NJ 07114	H					<b>767.45</b>
Account No.		<b>DSK Contractors, LLC</b> <b>Business Debt</b>				
Agur Glass & Mirror, LLC 2424 Edgemore Avenue Easton, PA 18045	H					<b>2,600.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business Debt</b>				
Amerigas RR 2 Box 2129D Stroudsburg, PA 18360	J					191.77
Account No. 3499913343408093		<b>Opened 9/17/02 Last Active 5/24/06 CreditCard</b>				
Amex P.O. Box 981537 El Paso, TX 79998	W					11,324.00
Account No.		<b>Business Debt</b>				
Andover Pump 7 Lakeview Avenue Andover, NJ 07821	J					700.00
Account No. 30007655		<b>Opened 5/21/01 Last Active 11/03/03 ChargeAccount</b>				
Annie Sez 401 Hackensack Ave Hackensack, NJ 07601	W					0.00
Account No. 422709721990		<b>Opened 5/09/97 Last Active 12/19/08 CreditCard</b>				
Applied Bnk 4700 Exchange Cour Boca Raton, FL 33431	H					4,190.00
Sheet no. <u>1</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>16,405.77</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>17100932</b>		Credit Card				
<b>Arrow Financial c/o Alliance One 4850 Street Road Suite 300 Feasterville Trevose, PA 19053</b>	H					<b>2,031.74</b>
Account No. <b>35512621</b>		Opened 7/19/06 Last Active 1/01/06 Collection A F S Assignee Of Ho				
<b>Arrow Fincl 8589 Aero Drive San Diego, CA 92123</b>	W					<b>2,977.00</b>
Account No. <b>36375363</b>		Opened 2/05/08 Collection Victorias Secret Wor				
<b>Asset Accept Po Box 2036 Warren, MI 48090</b>	W					<b>874.00</b>
Account No. <b>1330</b>						
<b>Barnes Bros. Marine PO Box 443 Mount Arlington, NJ 07856</b>	H					<b>5,300.00</b>
Account No. <b>3179</b>		Opened 2/11/04 Last Active 8/31/06 CreditCard				
<b>Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713</b>	W					<b>14,081.00</b>
Sheet no. <b>2</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>25,263.74</b>

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 07		Opened 8/24/04 Last Active 8/31/06 CheckCreditOrLineOfCredit				
Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713	W					0.00
Account No. 5211		Opened 5/01/99 Last Active 9/01/00 CreditCard				
Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713	W					Unknown
Account No.						
Body By Jake c/o SKO Brenner American P O Box 230 Farmingdale, NY 11735	W					600.00
Account No.		Secured - Mortgage on Chester NJ Properties owned by DSK Contractors. Business Debt				
Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070	J					635,517.86
Account No. 529115180924		Opened 11/10/00 Last Active 5/01/08 CreditCard				
Cap One Pob 30281 Salt Lake City, UT 84130	H					1,743.00
Sheet no. <u>3</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>637,860.86</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>486236249897</b>  <b>Cap One</b> <b>Pob 30281</b> <b>Salt Lake City, UT 84130</b>	H	Opened 11/15/04 Last Active 5/01/08 CreditCard				1,124.00
Account No. <b>529115135220</b>  <b>Capital One</b> <b>C/o NCO Financial Systems, Inc.</b> <b>1804 Washington Blvd</b> <b>Mailstop 450</b> <b>Baltimore, MD 21230</b>	H	Opened 12/22/95 Last Active 5/01/08 CreditCard				2,987.08
Account No. <b>12044561</b>  <b>Capital One Bank</b> <b>C/o First Source Advantage, LLC.</b> <b>205 Bryant Woods South</b> <b>Buffalo, NY 14228</b>	H	Credit Card				1,037.64
Account No.  <b>Cardiovascular Health Consultants</b> <b>PO Box 926</b> <b>Neptune, NJ 07754</b>	W					48.00
Account No. <b>209214188</b>  <b>Champion Mtg</b> <b>20 Waterview Blvd</b> <b>Parsippany, NJ 07054</b>	J	Opened 10/30/06 Last Active 2/01/07 ConventionalRealEstateMortgage				0.00
Sheet no. <b>4</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>5,196.72</b>

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>588896410797</b>		Opened 4/01/98 Last Active 11/16/98 CreditCard				
Chase-Pier 800 Brookside Blvd Westerville, OH 43081	W					Unknown
Account No. <b>601164410841</b>		Opened 8/14/00 Last Active 8/30/01 CombinedCreditPlan				
Chld/Cbsd Po Box 6497 Sioux Falls, SD 57117	W					0.00
Account No.	J					
Cipollini Co. Inc. 311 West Main Street Rockaway, NJ 07866						1,500.00
Account No. <b>7945011900413</b>		Opened 11/29/02 Last Active 10/30/03 ChargeAccount				
Cit Bank/Dfs One Dell Way Round Rock, TX 78682	W					0.00
Account No. <b>412800338554</b>		Opened 10/01/98 Last Active 6/01/02 CreditCard				
Citi Po Box 6241 Sioux Falls, SD 57117	W					0.00
Sheet no. <b>5</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>1,500.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6035322020471789</b>		<b>Business Debt</b>				
Citibank/HomeDepot C/o United Recovery Systems 5800 North Course Drive PO Box 722910 Houston, TX 77072-2910	H					<b>4,175.51</b>
Account No. <b>6073365818162351</b>	H	<b>Opened 1/29/08 Last Active 12/01/08 Unsecured</b>				
Citifinancia P.O. B 499 Hanover, MD 21076	H					<b>9,657.00</b>
Account No. <b>6073003518167726</b>	H	<b>Opened 1/01/08 Last Active 6/25/08 Unsecured</b>				
Citifinancial Po Box 499 Hanover, MD 21076	H					<b>9,873.00</b>
Account No.	H					
Clinical Laboratory Mgmt 2124 Morris Avenue Union, NJ 07083	H					<b>33.92</b>
Account No. <b>1219 309767</b>	H	<b>Opened 5/01/08 Last Active 12/01/07 Collection M M Fuel</b>				
Collexx,Inc 59 East Mill Rd Long Valley, NJ 07853-0679	H					<b>945.00</b>
Sheet no. <b>6</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>24,684.43</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business Debt</b>				
<b>Collinson Brothers Landscaping</b> 183 West Dewey Avenue Wharton, NJ 07885	J					<b>6,010.38</b>
Account No.						
<b>Comprehensive Cardio Consultants</b> 299 Madison Avenue Morristown, NJ 07960	H					<b>720.85</b>
Account No.		<b>Business Debt</b>				
<b>Craig&amp; Kerry Siminara</b> 14 Larsen Drive Succasunna, NJ 07876	J					<b>60,000.00</b>
Account No. <b>50859</b>		<b>Opened 2/10/04 Last Active 12/27/07</b> <b>ChargeAccount</b>				
<b>Crdt First</b> Pob 81083 Cleveland, OH 44181	W					<b>0.00</b>
Account No.		<b>DSK Contractors, LLC</b> <b>Business Debt</b>				
<b>Davids Landscaping</b> Long Valley, NJ 07853	H					<b>1,400.00</b>
Sheet no. <b>7</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>68,131.23</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Dean Smith and Gladys Smith 70 Windsor Drive Pine Brook, NJ 07058</b>	J	<b>Mortgage against Chester NJ Properties owned by DSK Contractors. Business Debt</b>				<b>450,000.00</b>
Account No.		<b>Business Debt</b>				
<b>Diamond Sand &amp; Gravel Inc. Turner Law Firm LLC 76 S. Orange Avenue PO Box 526 South Orange, NJ 07079</b>	J					<b>3,326.73</b>
Account No. <b>601100159018</b>		<b>Opened 9/01/99 Last Active 10/01/99 CreditCard</b>				<b>0.00</b>
<b>Discover Fin Pob 15316 Wilmington, DE 19850</b>	W					
Account No.		<b>Business Debt</b>				
<b>Door Boy 676 Springfield Avenue Berkeley Heights, NJ 07922</b>	J					<b>274.26</b>
Account No.		<b>Business Debt</b>				
<b>Doug Sclar 350 Rte 46 East Mine Hill, NJ 07803</b>	H					<b>Unknown</b>
Sheet no. <b>8</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>453,600.99</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>838956</b>		Opened 9/28/02 Last Active 6/06/06 ChargeAccount				
Dsnb Bloom 3039 Cornwallis Rd Durham, NC 27709	W					<b>1,479.00</b>
Account No. <b>34111039</b>		Opened 2/09/96 Last Active 11/12/05 ChargeAccount				
Dsnb Macys 3039 Cornwallis Rd Durham, NC 27709	W					<b>1,168.00</b>
Account No.		Business Debt				
Edward Bilinkas Route 10 Randolph, NJ 07869	H					<b>Unknown</b>
Account No.		Business Debt				
Emanse Estate LLC Emanuel & Julia Akpan 1278 Route 46 Ledgewood, NJ 07852	J					<b>75,000.00</b>
Account No.						
Emergency Medical Assoc PO Box 717 Livingston, NJ 07039	W					<b>844.00</b>
Sheet no. <b>9</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>78,491.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	W	J	
Account No.						
<b>Equine Journal C/o S S Sampliner &amp; Co. Inc. 505 Eighth Ave New York, NY 10018</b>	H					<b>594.25</b>
Account No. <b>730285545512</b>		<b>Opened 7/25/05 Last Active 9/09/08 CreditCard</b>				
<b>Exxmblciti Po Box 6497 Sioux Falls, SD 57117</b>	H					<b>1,072.00</b>
Account No.						
<b>FIA Card Services c/o Phillips &amp; Cohen Assoc. 258 Chapman Road Suite 205 Newark, DE 19702</b>	J					<b>13,510.53</b>
Account No.						
<b>Firestone c/o Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301</b>	J					<b>958.73</b>
Account No.						
<b>Franco Liviapoma F &amp; L Painting 14 Branford Street Newark, NJ 07114</b>	J	<b>Business Debt</b>				<b>1,500.00</b>
Sheet no. <b>10</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>17,635.51</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>441712153457</b>		Opened 7/01/99 Last Active 8/01/02 CreditCard				
<b>Fst Usa Bk B</b> Po Box 8650 Wilmington, DE 19899	W					<b>0.00</b>
Account No. <b>5323408</b>		Opened 7/01/99 Last Active 8/01/99				
<b>Gemb</b> P O Box 981400 El Paso, TX 79998	W					<b>0.00</b>
Account No. <b>627349102011</b>		Opened 3/30/03 Last Active 11/02/03 ChargeAccount				
<b>Gemb/Bebe</b> Po Box 981400 El Paso, TX 79998	W					<b>0.00</b>
Account No. <b>601917001793</b>		Opened 11/12/00 Last Active 4/16/02 ChargeAccount				
<b>Gemb/Bst Buy</b> Po Box 981439 El Paso, TX 79998	W					<b>0.00</b>
Account No. <b>601859506506</b>		Opened 9/20/03 Last Active 9/29/05 ChargeAccount				
<b>Gemb/Gap</b> Po Box 981400 El Paso, TX 79998	W					<b>0.00</b>
Sheet no. <u>11</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>0.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>015538</b>		Opened 7/01/96 ChargeAccount				
Gemb/L&T Po Box 981400 El Paso, TX 79998	W					Unknown
Account No. <b>604415055358</b>	H	Opened 8/11/04 Last Active 2/01/09 ChargeAccount				
Gemb/Mens W Po Box 981400 El Paso, TX 79998						371.00
Account No. <b>438402044</b>	J	Opened 2/01/95 Last Active 9/09/96 ChargeAccount				
Gemb/Pc Richards Po Box 981439 El Paso, TX 79998						Unknown
Account No.	J					
GPM Associates Debbie McBride 67 Fairmount Avenue Morristown, NJ 07960						13,200.00
Account No. <b>DSK Contractors, LLC</b>	H	Business Debt				
Grant Oil 2150 Stanley Terrace Union, NJ 07083						618.03
Sheet no. <b>12</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>14,189.03</b>

In re **Stanley F Kleinschmidt, Jr.,  
Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business Debt</b>				
<b>Harleysville Insurance Co. Jeffrey H. Ward, Esq. Two Village Court Hazlet, NJ 07730</b>	J					<b>6,500.00</b>
Account No.		<b>Business Debt</b>				
<b>Home Depot c/o United Recovery Systems P O Box 722910 Houston, TX 77072</b>	H					<b>4,313.61</b>
Account No.						
<b>Household Bank c/o Lyon Doughty &amp; Veiduis P O Box 1269 Mount Laurel, NJ 08054</b>	J					<b>Unknown</b>
Account No.						
<b>Howard Pieffer, Esq. c/o O'Brien &amp; Taylor P O Box 505 Caldwell, NJ 07007</b>	J					<b>445.07</b>
Account No. <b>540791502677</b>		<b>Opened 6/05/07 Last Active 12/01/08 CreditCard</b>				
<b>Hsbc Bank Po Box 5253 Carol Stream, IL 60197</b>	H					<b>769.00</b>
Sheet no. <b>13</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>12,027.68</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>548897502737</b>		<b>Opened 8/09/02 Last Active 5/01/08 CreditCard</b>				
<b>Hsbc Bank PO Box 129 Thorofare, NJ 08086-0129</b>	<b>H</b>					<b>2,010.42</b>
Account No. <b>702127015084</b>		<b>Opened 11/15/03 Last Active 7/18/06 ChargeAccount</b>				
<b>Hsbc/Bstby Pob 15521 Wilmington, DE 19805</b>	<b>W</b>					<b>2,817.00</b>
Account No. <b>700111510318</b>		<b>Opened 5/02/00 Last Active 9/04/01 ChargeAccount</b>				
<b>Hsbc/Comp Pob 15521 Wilmington, DE 19805</b>	<b>W</b>					<b>0.00</b>
Account No. <b>4304884</b>		<b>Opened 5/01/98 Last Active 4/19/02 ChargeAccount</b>				
<b>Hsbc/Neimn Pob 15521 Wilmington, DE 19805</b>	<b>W</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>JCP&amp;L/OHIO EDISON PO Box 3687 Akron, OH 44309</b>	<b>J</b>					<b>1,341.25</b>
Sheet no. <b>14</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>6,168.67</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business Debt</b>				
<b>Joe Rafferty</b> Rafferty Roofing 45 Park Place Morristown, NJ 07960	J					<b>600.00</b>
Account No.		<b>Business Debt</b>				
<b>John &amp; Irene Murphy</b> 15 Mountainview Rd Succasunna, NJ 07876	J					<b>20,000.00</b>
Account No. <b>94662</b>		<b>Business Debt</b>				
<b>Johnny On the Spot, Inc</b> 3168 Bordentown Ave Old Bridge, NJ 08857-9703	H					<b>765.00</b>
Account No.						
<b>Johnny's Marina</b> 453 River Styx Road East Rutherford, NJ 07073	J					<b>1,000.00</b>
Account No.		<b>Business Debt</b>				
<b>Lamco Plumbing &amp; Heating</b> Bangiola Law Office 55 Madison Ave., Ste 400 Morristown, NJ 07960	J					<b>4,750.00</b>
Sheet no. <b>15</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>27,115.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business Dept</b>				
Lewis Spitz 1037 Route 46 East- Suite 202 Clifton, NJ 07013	H					Unknown
Account No. R0015538		<b>Opened 7/01/96 Last Active 12/06/97 ChargeAccount</b>				
Lord & Taylor 300 Sheffield Ctr Lorain, OH 44055	W					Unknown
Account No. 512107181149		<b>Opened 9/20/06 Last Active 2/01/06 FactoringCompanyAccount</b>				
Lvny Funding P.O. B 10584 Greenville, SC 29603	W					8,392.00
Account No. 1219-309767		<b>Business Dept</b>				
M&M Fuel Oil C/o Collexx, Inc. PO Box 679 Long Valley, NJ 07853	H					945.83
Account No.		<b>Business Dept</b>				
Man Yam Bernard and Yam Attorneys at Law 401 Broadway, Suite 1501 New York, NY 10013-3005	J					Unknown
Sheet no. <u>16</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>9,337.83</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>100026019893000</b>		Opened 4/01/93 Last Active 2/19/97 ChargeAccount				<b>0.00</b>
<b>Mandee</b> Po Box 1003 Totowa, NJ 07511	W					
Account No.		Business Dept				
<b>Max Granados</b> 60 North Sussex Street Dover, NJ 07801	H					<b>40,000.00</b>
Account No. <b>412150510162</b>		Opened 9/01/86 Last Active 4/01/92				<b>0.00</b>
<b>Mellon Bank</b> Pob 15085 Wilmington, DE 19850	J					
Account No.						
<b>Men's Warehouse</b> P O Box 530942 Atlanta, GA 30353	H					<b>0.00</b>
Account No.						
<b>Michael Ruppe</b> 75 Musiker Avenue Randolph, NJ 07869	J	Business Debt				<b>25,000.00</b>
Sheet no. <b>17</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>65,000.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>8528762729</b>		Opened 9/24/08 Last Active 10/01/05 Collection Ge The Gap				
Midland Cred 8875 Aero Dr San Diego, CA 92123	W					1,000.00
Account No.	J					
Morristown Imaging Associates, II c/o Hospital & Doctors Service Bureau 55 Washington Street, Ste. 504 East Orange, NJ 07019	J					53.00
Account No.	J					
Morristown Memorial Hospital c/o Atlantic Health System PO Box 35610 Newark, NJ 07193	J					1,277.38
Account No. <b>940239045</b>	J	Opened 6/10/02 Last Active 10/24/03 CreditLineSecured				
Msc Po Box 5005 Sioux Falls, SD 57117	J					0.00
Account No. <b>00000025005284392</b>	W	Opened 6/01/01 Lease				
Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063	W					Unknown
Sheet no. <b>18</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>2,330.38</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>25005493865</b>		Opened 2/20/04 Last Active 1/31/08 Lease				
<b>Nissan Inf Lt Pob 660366 Dallas, TX 75266</b>	<b>W</b>					<b>1,896.00</b>
Account No. <b>CS62030</b>		Opened 3/20/96 Last Active 1/23/07 ChildSupport				
<b>Nj Chld Supt Cn-716 Trenton, NJ 08625</b>	<b>H</b>					<b>0.00</b>
Account No. <b>12254</b>		Opened 6/01/96 ChargeAccount				
<b>Nordstromfsb Po Box 13589 Scottsdale, AZ 85267</b>	<b>W</b>					<b>0.00</b>
Account No. <b>3610001251941</b>		Opened 7/16/04 Last Active 10/31/05 ConventionalRealEstateMortgage				
<b>Novastar Mtg 1900 West 47th Pla Shawnee Missio, KS 66205</b>	<b>W</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>Otterstedt Insurance Agency 291 Morris Avenue Summit, NJ 07901</b>	<b>J</b>					<b>3,000.00</b>
Sheet no. <b>19</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,896.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>4400149354</b>		Opened 1/01/97 Last Active 4/01/01 Lease				
Pnc V Leasng C/O Center One Bridgeton, MO 63044	J					<b>0.00</b>
Account No. <b>74973996430707</b>		Opened 11/14/06 Last Active 1/01/06 Collection Mbna America Bank				
Portfolio Rc 287 Independence Virginia Beach, VA 23462	W					<b>12,564.00</b>
Account No.		Business Debt				
Protective Measures Security & Fire Syst 1259 Route 46 East Building #2, Suite 101 Parsippany, NJ 07054	H					<b>7,041.67</b>
Account No.						
Quest Diagnostics c/o AMCA PO Box 1235 Elmsford, NY 10523	W					<b>250.00</b>
Account No.						
Re/Max International Inc. PO Box 3907 Englewood, CO 80155-3907	J					<b>2,500.00</b>
Sheet no. <b>20</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>22,355.67</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business Debt</b>				
<b>Redwood Dry Wall 393 Howard Boulevard Mount Arlington, NJ 07856</b>	J					<b>2,800.00</b>
Account No.		<b>Business Debt</b>				
<b>Residential Warranty Company 5300 Derry Street Harrisburg, PA 17111</b>	J					<b>850.00</b>
Account No. <b>767</b>		<b>DSK Properties, LLC Business Debt</b>				
<b>RJ Construction 496 Cary Street Orange, NJ 07050</b>	H					<b>19,975.49</b>
Account No.		<b>Business Debt</b>				
<b>Robert Berman &amp; RHB Realty 5 Pond Hill Drive Boonton, NJ 07005</b>	H					<b>235,000.00</b>
Account No.		<b>Business Debt</b>				
<b>Rodriguez/Jimenez Osvaldo 49 River Rd Lake Hiawatha, NJ 07034</b>	H					<b>25,000.00</b>
Sheet no. <b>21</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>283,625.49</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>512107181149</b>		Opened 11/01/96 Last Active 11/07/05 CreditCard				
<b>Sears/Cbsd 8725 W Sahara Ave The Lakes, NV 89163</b>	<b>W</b>					<b>0.00</b>
Account No. <b>351584</b>		Opened 5/01/97 Last Active 11/01/98 ChargeAccount				
<b>Spiegel Card Processing Ce Old Bethpage, NY 11804</b>	<b>W</b>					<b>0.00</b>
Account No.						
<b>St. Barnabas Medical Center Old Short Hills Road Livingston, NJ 07039-5672</b>	<b>W</b>					<b>250.00</b>
Account No.		<b>Business Debt</b>				
<b>Starz Oil Company 131 Landing Road Landing, NJ 07850</b>	<b>H</b>					<b>632.75</b>
Account No.		<b>Business Debt</b>				
<b>Stone Surfaces 890 Paterson Plank Road East Rutherford, NJ 07073</b>	<b>J</b>					<b>4,000.00</b>
Sheet no. <b>22</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,882.75</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>603532023617</b>  <b>Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117</b>	J	Opened 11/29/05 Last Active 4/27/08 ChargeAccount				<b>693.00</b>
Account No. <b>2056286850</b>  <b>Toyota Mtr 4 Gatehall Dr Parsippany, NJ 07054</b>	H	Opened 12/09/00 Last Active 3/02/04 AutoLease				<b>0.00</b>
Account No. <b>549113001826</b>  <b>Ucs/Citi Po Box 6241 Sioux Falls, SD 57117</b>	W	Opened 12/01/99 Last Active 6/01/02 CreditCard				<b>0.00</b>
Account No. <b>45008326</b>  <b>Vally Ntl Bk 1460 Valley Road Wayne, NJ 07470</b>	W	Opened 3/01/03 Last Active 6/01/03 CheckCreditOrLineOfCredit				<b>0.00</b>
Account No. <b>4695921000292705</b>  <b>Visdsnb 9111 Duke Blvd Mason, OH 45040</b>	W	Opened 11/01/99 Last Active 5/27/00 CreditCard				<b>0.00</b>
Sheet no. <b>23</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>693.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>25005493865</b>						
<b>Vital Recovery Services, Inc.</b> PO Box 923747 Norcross, GA 30010		<b>W</b>				<b>1,896.43</b>
Account No.						
<b>Weldon Materials Inc.</b> c/o Encircle Check Collections Inc One Encircle Plaza 1691 NW 107th Avenue Miami, FL 33172		<b>J</b>	<b>Business Debt</b>			<b>1,475.77</b>
Account No.						
<b>West Essex OB-GYN Associates</b> 207 Pompton Avenue Verona, NJ 07044		<b>W</b>				<b>60.52</b>
Account No. <b>316038298</b>						
<b>Wfnbb/Express</b> 4590 E Broad St Columbus, OH 43213		<b>J</b>	<b>Opened 11/01/92 ChargeAccount</b>			<b>0.00</b>
Account No. <b>472895960</b>						
<b>Wfnbb/Express</b> 4590 E Broad St Columbus, OH 43213		<b>W</b>	<b>Opened 9/01/96 Last Active 7/13/97 ChargeAccount</b>			<b>0.00</b>
Sheet no. <b>24</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>3,432.72</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>320369</b>  <b>Wfnnb/Sporta</b> <b>1000 Voorhees Driv</b> <b>Voorhees, NJ 08043</b>		Opened 12/01/01 Last Active 4/01/02 ChargeAccount				
Account No. <b>25144077251440772</b>  <b>Wfnnb/Vctria</b> <b>Po Box 182128</b> <b>Columbus, OH 43218</b>	W	Opened 8/09/93 Last Active 1/22/06 ChargeAccount				<b>681.00</b>
Account No. <b>202264251440772</b>  <b>Wfnnb/Vs</b> <b>Po Box 182128</b> <b>Columbus, OH 43218-2128</b>	W	Opened 8/01/93 Last Active 1/01/06 ChargeAccount				<b>0.00</b>
Account No.						
Account No.						
Sheet no. <u>25</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>681.00</b>
		Total (Report on Summary of Schedules)				<b>1,796,125.00</b>

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Nissn Inf Lt  
P.O. Box 660366  
Dallas, TX 75266**

**Car Lease**

In re **Stanley F Kleinschmidt, Jr.,**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

---

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

---

0

continuation sheets attached to Schedule of Codebtors

In re **Stanley F Kleinschmidt, Jr.**  
**Corinne A Kleinschmidt**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Realtor</b>	<b>Realtor</b>
Name of Employer	<b>Real Estate Consultants</b>	<b>Real Estate Consultants</b>
How long employed	<b>3 MONTHS</b>	<b>3 MONTHS</b>
Address of Employer	<b>879 Route 10 East 2nd Floor Randolph, NJ 07869</b>	<b>879 Route 10 East 2nd Floor Randolph, NJ 07869</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
 8. Income from real property  
 9. Interest and dividends  
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>5,000.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 11. Social security or government assistance

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>

## 12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

## 13. Other monthly income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>5,000.00</b>	\$ <b>0.00</b>
--------------------	----------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>5,000.00</b>	\$ <b>0.00</b>
--------------------	----------------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>5,000.00</b>	\$ <b>0.00</b>
--------------------	----------------

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>3,558.33</u>
a. Are real estate taxes included?	Yes <u>      </u> No <u>X</u>
b. Is property insurance included?	Yes <u>      </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>215.00</u>
b. Water and sewer	\$ <u>50.00</u>
c. Telephone	\$ <u>120.00</u>
d. Other _____	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>600.00</u>
5. Clothing	\$ <u>100.00</u>
6. Laundry and dry cleaning	\$ <u>75.00</u>
7. Medical and dental expenses	\$ <u>0.00</u>
8. Transportation (not including car payments)	\$ <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>55.00</u>
10. Charitable contributions	\$ <u>50.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>105.00</u>
b. Life	\$ <u>120.00</u>
c. Health	\$ <u>495.00</u>
d. Auto	\$ <u>210.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>1,375.00</u>
b. Other <u>Randolph House Mortgages</u>	\$ <u>4,865.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other _____ Other _____	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>12,043.33</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>5,000.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>12,043.33</u>
c. Monthly net income (a. minus b.)	\$ <u>-7,043.33</u>

**United States Bankruptcy Court  
District of New Jersey**

In re Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt

Debtor(s)

Case No.  
Chapter7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 42 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 13, 2009Signature /s/ Stanley F Kleinschmidt, Jr.  
**Stanley F Kleinschmidt, Jr.**  
DebtorDate February 13, 2009Signature /s/ Corinne A Kleinschmidt  
**Corinne A Kleinschmidt**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
District of New Jersey

In re **Stanley F Kleinschmidt, Jr.**  
**Corinne A Kleinschmidt**

Debtor(s)

Case No.  
Chapter

7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

---

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$-18,743.00</b>	<b>2005 Income</b>

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

### 3. Payments to creditors

None

*Complete a. or b., as appropriate, and c.*

- a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None

- b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None

- c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Boiling Springs Savings Bank vs DSK Contractors, LLC, Dean Smith, and Stanley F. Kleinschmidt, Jr. Docket No. F-21811-08</b>	<b>Foreclosure Action</b>	<b>Superior Court of New Jersey, Morris County Chancery Division</b>	<b>Pending</b>
<b>boiling Springs Savings Bank vs DSK Contractors LLC, Dean Smith, Stanley F. Kleinschmidt, Jr. and RHB Realty LLC. Docket No. F-21806-08</b>	<b>Foreclosure Action</b>	<b>Superior Court of New Jersey, Morris County Chancery Division,</b>	<b>Pending</b>
<b>Johnny's Marina vs Kleinschmidt Docket No. SC-08-09</b>	<b>Collection Action</b>	<b>Superior Court of New Jersey, Law Division, Sussex County, Special Civil Part</b>	<b>Stipulation of Settlement Entered</b>
<b>Collinson Brothers Landscaping Inc. vs Stan Kleinschmidt and DSK Properties LLC Docket No. DC-004105-08</b>	<b>Collection Action</b>	<b>Superior Court of New Jersey, Law Division, Special Civil - Morris County</b>	<b>Judgment Entered</b>

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Michael Ruppe vs Stan Kleinschmidt Docket No. L-2658-06</b>	<b>Collection Action</b>	<b>Superior Court of New Jersey, Law Division - Morris County</b>	<b>Motion for Summary Judgment Pending</b>
<b>Starz Oil Company vs Stanley Kleinschmidt Docket No. SC-653-08</b>	<b>Collection Action</b>	<b>Superior Court of New Jersey, Law Division, Special Civil Part, Morris County</b>	<b>Judgment Entered</b>
<b>Kerry and Craig Seminara vs Stanley Kleinschmidt Docket MRS-L-2195-07</b>	<b>Breach of Contract</b>	<b>Superior Court of New Jersey, Law Division, Morris County</b>	<b>Settlement Agreement Entered</b>
<b>Lamco Plumbing and Heating Contractors Inc. vs DSK Contractors and Stanley R. Kleinschmidt Docket No. DC-013127-08</b>	<b>Breach of Contract</b>	<b>Superior Court of New Jersey, Law Division, Special Civil Park, Morris County</b>	<b>Default Pending</b>
<b>AFS Assignee of Household Bank vs Corinne Pierson Docket No. DC-010421-07</b>	<b>Collection Action</b>	<b>Superior Court of New Jersey, Law Division, Special Civil Part, Morris County</b>	<b>Judgment Entered</b>
<b>LVNV Funding LLC vs Corinne A. Kleinschmidt Docket No. DC-003376-08 Judgment No. MRS VJ-003780-08</b>	<b>Collection Action</b>	<b>Superior Court of New Jersey, Law Division, Morris County, Special Civil</b>	<b>Judgment Entered</b>
<b>Emanse Estate LLC v. DSK Properties, LLC et.al.s L-1368-08</b>	<b>Breach of contract</b>	<b>Superior Court of New Jersey, Law Division, Morris County</b>	<b>Pending</b>

- None    b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

#### 5. Repossessions, foreclosures and returns

- None    List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

#### 6. Assignments and receiverships

- None    a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

#### 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

#### 8. Losses

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

#### 9. Payments related to debt counseling or bankruptcy

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Stanziale &amp; Stanziale 29 Northfield Ave Suite 201 West Orange, NJ 07052</b>		<b>\$1,401.00</b>

#### 10. Other transfers

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

#### **11. Closed financial accounts**

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

#### **12. Safe deposit boxes**

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

#### **13. Setoffs**

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

#### **14. Property held for another person**

None

- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	--------------------------------------	----------------------

#### **15. Prior address of debtor**

None

- If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

#### **16. Spouses and Former Spouses**

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None    ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	--	-------------------	----------------------

- None    ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	--	-------------------	----------------------

- None    ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

**18 . Nature, location and name of business**

- None    ■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

- None    ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### **19. Books, records and financial statements**

- None     a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None     b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None     c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None     d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

#### **20. Inventories**

- None     a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- None     b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	--

#### **21 . Current Partners, Officers, Directors and Shareholders**

- None     a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None     b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

#### **22 . Former partners, officers, directors and shareholders**

- None     a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

**23 . Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

**24. Tax Consolidation Group.**

- None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

**25. Pension Funds.**

- None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 13, 2009

Signature /s/ Stanley F Kleinschmidt, Jr.  
**Stanley F Kleinschmidt, Jr.**  
Debtor

Date February 13, 2009

Signature /s/ Corinne A Kleinschmidt  
**Corinne A Kleinschmidt**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court  
District of New Jersey**

In re **Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt**

Debtor(s)

Case No.  
Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A - Debts secured by property of the estate.** (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
<b>Creditor's Name:</b> <b>Bmw Fin Svc</b>	<b>Describe Property Securing Debt:</b> <b>2004 BMW 525i</b> <b>50,000 Miles</b> <b>Location: 22 Oakwood Ave, Mine Hill NJ</b>	
Property will be (check one):	<input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one):	<input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):	<input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B - Personal property subject to unexpired leases.** (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>Nissn Inf Lt</b>	<b>Describe Leased Property:</b> <b>Car Lease</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date February 13, 2009

Signature /s/ Stanley F Kleinschmidt, Jr.  
**Stanley F Kleinschmidt, Jr.**  
Debtor

Date February 13, 2009

Signature /s/ Corinne A Kleinschmidt  
**Corinne A Kleinschmidt**  
Joint Debtor

Document Page 60 of 86  
**United States Bankruptcy Court**  
**District of New Jersey**

In re Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt

Case No.  
Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,401.00</u>
Prior to the filing of this statement I have received.....	\$ <u>1,401.00</u>
Balance Due.....	\$ <u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor       Other (specify):

4. The source of compensation to be paid to me is:

Debtor       Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 13, 2009

/s/ Benjamin A. Stanziale Jr.  
Benjamin A. Stanziale Jr.  
Stanziale & Stanziale  
29 Northfield Ave  
Suite 201  
West Orange, NJ 07052  
973-731-9393 Fax: 973-731-9401  
ben@stanzialelaw.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Benjamin A. Stanziale Jr.**

Printed Name of Attorney

Address:

**29 Northfield Ave**

**Suite 201**

**West Orange, NJ 07052**

**973-731-9393**

**ben@stanzialelaw.com**

**X /s/ Benjamin A. Stanziale Jr.**

Signature of Attorney

**February 13, 2009**

Date

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Stanley F Kleinschmidt, Jr.**

**Corinne A Kleinschmidt**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

**X /s/ Stanley F Kleinschmidt, Jr.**

Signature of Debtor

**February 13, 2009**

Date

**X /s/ Corinne A Kleinschmidt**

Signature of Joint Debtor (if any)

**February 13, 2009**

Date

**United States Bankruptcy Court  
District of New Jersey**

In re Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt

Debtor(s)

Case No.  
Chapter

7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: February 13, 2009

/s/ Stanley F Kleinschmidt, Jr.

**Stanley F Kleinschmidt, Jr.**

Signature of Debtor

Date: February 13, 2009

/s/ Corinne A Kleinschmidt

**Corinne A Kleinschmidt**

Signature of Debtor

Aac  
Po Box 2036 28405 Van Dyke Rd  
Warren, MI 48093

Accurate Floor Care Inc.  
106 Cloverhill Drive  
Flanders, NJ 07836

ACE Waste Services  
PO Box 2027  
Newark, NJ 07114

Agur Glass & Mirror, LLC  
2424 Edgemore Avenue  
Easton, PA 18045

Amerigas  
RR 2 Box 2129D  
Stroudsburg, PA 18360

Amex  
P.O. Box 981537  
El Paso, TX 79998

Amex  
c/o Global Vantage  
P O Box 12237  
Hauppauge, NY 11788

Andover Pump  
7 Lakeview Avenue  
Andover, NJ 07821

Annie Sez  
401 Hackensack Ave  
Hackensack, NJ 07601

Applied Bnk  
4700 Exchange Cour  
Boca Raton, FL 33431

Arrow Financial  
c/o Alliance One  
4850 Street Road  
Suite 300  
Feasterville Trevose, PA 19053

Arrow Fincl  
8589 Aero Drive  
San Diego, CA 92123

Asset Accept  
Po Box 2036  
Warren, MI 48090

Barnes Bros. Marine  
PO Box 443  
Mount Arlington, NJ 07856

Barnes Bros. Marine  
c/o Asset Recovery Group  
10727 White Oak Road  
Granada Hills, CA 91344

Bk Of Amer  
4060 Ogletown/Stan  
Newark, DE 19713

Bk Of Amer  
4060 Ogletown/Stan  
Newark, DE 19713

Bk Of Amer  
4060 Ogletown/Stan  
Newark, DE 19713

Bloomingdales  
c/o Island National Group  
6851 Jericho Turnpike  
Syosset, NY 11791

Bmw Fin Svc  
5515 Park Center C  
Dublin, OH 43017

Body By Jake  
c/o SKO Brenner American  
P O Box 230  
Farmingdale, NY 11735

Boiling Springs Savings Bank  
25 Orient Way  
Rutherford, NJ 07070

Boiling Springs Savings Bank  
c/o Elyse D. Beidner, Esq.  
25 Orient Way  
Rutherford, NJ 07070

Cap One  
Pob 30281  
Salt Lake City, UT 84130

Cap One  
Pob 30281  
Salt Lake City, UT 84130

Capital One  
C/o NCO Financial Systems, Inc.  
1804 Washington Blvd  
Mailstop 450  
Baltimore, MD 21230

Capital One Bank  
C/o First Source Advantage, LLC.  
205 Bryant Woods South  
Buffalo, NY 14228

Cardiovascular Health Consultants  
PO Box 926  
Neptune, NJ 07754

Champion Mtg  
20 Waterview Blvd  
Parsippany, NJ 07054

Chase-Pier  
800 Brooksedge Blvd  
Westerville, OH 43081

Chld/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Cipollini Co. Inc.  
311 West Main Street  
Rockaway, NJ 07866

Cit Bank/Dfs  
One Dell Way  
Round Rock, TX 78682

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citibank/HomeDepot  
C/o United Recovery Systems  
5800 North Course Drive  
PO Box 722910  
Houston, TX 77072-2910

Citifinancia  
P.O. B 499  
Hanover, MD 21076

Citifinancial  
Po Box 499  
Hanover, MD 21076

Clinical Laboratory Mgmt  
2124 Morris Avenue  
Union, NJ 07083

Collexx, Inc  
59 East Mill Rd  
Long Valley, NJ 07853-0679

Collinson Brothers Landscaping  
183 West Dewey Avenue  
Wharton, NJ 07885

Collinson Brothers Landscaping  
c/o Einhorn Harris  
P O Box 3010  
Denville, NJ 07834

Comprehensive Cardio Consultants  
299 Madison Avenue  
Morristown, NJ 07960

Craig& Kerry Siminara  
14 Larsen Drive  
Succasunna, NJ 07876

Crdt First  
Pob 81083  
Cleveland, OH 44181

Crusader Lien Services  
179 Washington Lane  
Jenkintown, PA 19046

Davids Landscaping  
Long Valley, NJ 07853

Dean Smith and Gladys Smith  
70 Windsor Drive  
Pine Brook, NJ 07058

Diamond Sand & Gravel Inc.  
Turner Law Firm LLC  
76 S. Orange Avenue  
PO Box 526  
South Orange, NJ 07079

Discover Fin  
Pob 15316  
Wilmington, DE 19850

Door Boy  
676 Springfield Avenue  
Berkeley Heights, NJ 07922

Doug Sclar  
350 Rte 46 East  
Mine Hill, NJ 07803

Dsnb Bloom  
3039 Cornwallis Rd  
Durham, NC 27709

Dsnb Macys  
3039 Cornwallis Rd  
Durham, NC 27709

Edward Bilinkas  
Route 10  
Randolph, NJ 07869

Emanse Estate LLC  
Emanuel & Julia Akpan  
1278 Route 46  
Ledgewood, NJ 07852

Emanse Estate LLC  
c/o Valentino & Dunne  
410 Route 10 West, Ste 214  
Ledgewood, NJ 07852

Emergency Medical Assoc  
PO Box 717  
Livingston, NJ 07039

Equine Journal  
C/o S S Sampliner & Co. Inc.  
505 Eighth Ave  
New York, NY 10018

Exxmblciti  
Po Box 6497  
Sioux Falls, SD 57117

FIA Card Services  
c/o Phillips & Cohen Assoc.  
258 Chapman Road  
Suite 205  
Newark, DE 19702

Firestone  
c/o Client Services, Inc.  
3451 Harry Truman Blvd  
Saint Charles, MO 63301

Franco Liviapoma  
F & L Painting  
14 Branford Street  
Newark, NJ 07114

Fst Usa Bk B  
Po Box 8650  
Wilmington, DE 19899

GAP  
c/o MCM  
Dept 12421  
P O Box 603  
Oaks, PA 19456

Gemb  
P O Box 981400  
El Paso, TX 79998

Gemb/Bebé  
Po Box 981400  
El Paso, TX 79998

Gemb/Bst Buy  
Po Box 981439  
El Paso, TX 79998

Gemb/Gap  
Po Box 981400  
El Paso, TX 79998

Gemb/L&T  
Po Box 981400  
El Paso, TX 79998

Gemb/Mens W  
Po Box 981400  
El Paso, TX 79998

Gemb/Pc Richards  
Po Box 981439  
El Paso, TX 79998

GPM Associates  
Debbie McBride  
67 Fairmount Avenue  
Morristown, NJ 07960

Grant Oil  
2150 Stanley Terrace  
Union, NJ 07083

Harleysville Insurance Co.  
Jeffrey H. Ward, Esq.  
Two Village Court  
Hazlet, NJ 07730

Hfc - Usa  
Pob 1547  
Chesapeake, VA 23327

Home Depot  
c/o United Recovery Systems  
P O Box 722910  
Houston, TX 77072

Household Bank  
c/o Lyon Doughty & Veiduis  
P O Box 1269  
Mount Laurel, NJ 08054

Howard Pieffer, Esq.  
c/o O'Brien & Taylor  
P O Box 505  
Caldwell, NJ 07007

HSBC  
P. O. Box 129  
Thorofare, NJ 08086

Hsbc Bank  
Po Box 5253  
Carol Stream, IL 60197

Hsbc Bank  
PO Box 129  
Thorofare, NJ 08086-0129

Hsbc Mortgage  
Pob 4604  
Buffalo, NY 14240

Hsbc/Bstby  
Pob 15521  
Wilmington, DE 19805

Hsbc/Comp  
Pob 15521  
Wilmington, DE 19805

Hsbc/Neimn  
Pob 15521  
Wilmington, DE 19805

Huntington Mortgage  
7575 Huntington Park Drive  
Columbus, OH 43230

Internal Revenue Service  
Insolvency Section  
PO Box 724  
Springfield, NJ 07081-0744

JCP&L  
Harris & Harris Ltd  
600 W. Jackson Blvd. Ste 400  
Chicago, IL 60661

JCP&L  
c/o NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

JCP&L/OHIO EDISON  
PO Box 3687  
Akron, OH 44309

Joe Rafferty  
Rafferty Roofing  
45 Park Place  
Morristown, NJ 07960

John & Irene Murphy  
15 Mountainview Rd  
Succasunna, NJ 07876

Johnny On the Spot, Inc  
3168 Bordentown Ave  
Old Bridge, NJ 08857-9703

Johnny's Marina  
453 River Styx Road  
East Rutherford, NJ 07073

Kathleen R. Wall, Esq.  
2640 Hwy 70  
PO Box A  
Manasquan, NJ 08736-0631

Kerry & Craig Seminara  
c/o Angelo Perrucci, Esq.  
P O Box 181  
Washington, NJ 07882

Lamco Plumbing & Heating  
Bangiola Law Office  
55 Madison Ave., Ste 400  
Morristown, NJ 07960

Lewis Spitz  
1037 Route 46 East- Suite 202  
Clifton, NJ 07013

Lord & Taylor  
300 Sheffield Ctr  
Lorain, OH 44055

Lvnv Funding  
P.O. B 10584  
Greenville, SC 29603

LVNV Funding  
c/o Eichenbaum & Stylianov  
P. O. Box 914  
Paramus, NJ 07653

M&M Fuel Oil  
C/o Collexx, Inc.  
PO Box 679  
Long Valley, NJ 07853

Macy's  
c/o Capital Management Service  
726 Exchange St, Suite 700  
Buffalo, NY 14210

Man Yam  
Bernard and Yam  
Attorneys at Law  
401 Broadway, Suite 1501  
New York, NY 10013-3005

Mandee  
Po Box 1003  
Totowa, NJ 07511

Mark Gordon  
29 Franklin Place  
Morristown, NJ 07960

Max Granados  
60 North Sussex Street  
Dover, NJ 07801

Mellon Bank  
Pob 15085  
Wilmington, DE 19850

Men's Warehouse  
P O Box 530942  
Atlanta, GA 30353

Michael Ruppe  
75 Musiker Avenue  
Randolph, NJ 07869

Michael Ruppe  
c/o Tanya Simon, Esq.  
45 Longview Avenue  
Randolph, NJ 07869

Midland Cred  
8875 Aero Dr  
San Diego, CA 92123

Morristown Imaging Associates, II  
c/o Hospital & Doctors Service Bureau  
55 Washington Street, Ste. 504  
East Orange, NJ 07019

Morristown Memorial Hospital  
c/o Certified Credit  
P. O. Box 336  
Raritan, NJ 08869

Morristown Memorial Hospital  
c/o Atlantic Health System  
PO Box 35610  
Newark, NJ 07193

Mscc  
Po Box 5005  
Sioux Falls, SD 57117

Nissan-Infiniti Lt  
2901 Kinwest Pkwy  
Irving, TX 75063

Nissn Inf Lt  
Pob 660366  
Dallas, TX 75266

Nissn Inf Lt  
Pob 660366  
Dallas, TX 75266

Nissn Inf Lt  
P.O. Box 660366  
Dallas, TX 75266

Nj Chld Supt  
Cn-716  
Trenton, NJ 08625

Nordstromfsb  
Po Box 13589  
Scottsdale, AZ 85267

Novastar Mtg  
1900 West 47th Pla  
Shawnee Missio, KS 66205

Otterstedt Insurance Agency  
291 Morris Avenue  
Summit, NJ 07901

Pnc V Leasng  
C/O Center One  
Bridgeton, MO 63044

Portfolio Rc  
287 Independence  
Virginia Beach, VA 23462

Protective Measures Security & Fire Syst  
1259 Route 46 East  
Building #2, Suite 101  
Parsippany, NJ 07054

Quest Diagnostics  
c/o AMCA  
PO Box 1235  
Elmsford, NY 10523

Re/Max International Inc.  
PO Box 3907  
Englewood, CO 80155-3907

Redwood Dry Wall  
393 Howard Boulevard  
Mount Arlington, NJ 07856

Residential Warranty Company  
5300 Derry Street  
Harrisburg, PA 17111

RJ Construction  
496 Cary Street  
Orange, NJ 07050

Robert Berman & RHB Realty  
5 Pond Hill Drive  
Boonton, NJ 07005

Rodriguez/Jimenez Osvaldo  
49 River Rd  
Lake Hiawatha, NJ 07034

Sears/Cbsd  
8725 W Sahara Ave  
The Lakes, NV 89163

Spiegel  
Card Processing Ce  
Old Bethpage, NY 11804

St. Barnabas Medical Center  
Old Short Hills Road  
Livingston, NJ 07039-5672

St. Barnabas Outpatient  
c/o Apex Asset Management  
1891 Santa Barbara Drive, 204  
Lancaster, PA 17601

Starz Oil Company  
131 Landing Road  
Landing, NJ 07850

State of New Jersey- Insolvency Section  
PO Box 245  
Trenton, NJ 08695

Stone Surfaces  
890 Paterson Plank Road  
East Rutherford, NJ 07073

Thd/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Toyota Mtr  
4 Gatehall Dr  
Parsippany, NJ 07054

Ucs/Citi  
Po Box 6241  
Sioux Falls, SD 57117

Vally Ntl Bk  
1460 Valley Road  
Wayne, NJ 07470

Victoriaa's Secret  
c/o Riddle & Associates  
P O Box 1187  
Sandy, UT 84091

Visdsnb  
9111 Duke Blvd  
Mason, OH 45040

Vital Recovery Services, Inc.  
PO Box 923747  
Norcross, GA 30010

Weldon Materials Inc.  
c/o Encircle Check Collections Inc  
One Encircle Plaza  
1691 NW 107th Avenue  
Miami, FL 33172

West Essex OB-GYN Associates  
207 Pompton Avenue  
Verona, NJ 07044

Wfnnb/Express  
4590 E Broad St  
Columbus, OH 43213

Wfnnb/Express  
4590 E Broad St  
Columbus, OH 43213

Wfnnb/Sporta  
1000 Voorhees Driv  
Voorhees, NJ 08043

Wfnnb/Vctria  
Po Box 182128  
Columbus, OH 43218

Wfnnb/Vs  
Po Box 182128  
Columbus, OH 43218-2128

In re Stanley F Kleinschmidt, Jr.  
Corinne A Kleinschmidt  
Debtor(s)  
Case Number: \_\_\_\_\_  
(If known)

According to the information required to be entered on this statement  
(check one box as directed in Part I, III, or VI of this statement):

- The presumption arises.
- The presumption does not arise.
- The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and  <input type="checkbox"/> I remain on active duty /or/  <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

## Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.															
2	a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>														
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's Income</b>												
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$ <span style="float: right;">\$</span>												
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b>		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary business expenses	\$	\$	c. Business income	Subtract Line b from Line a		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>
	Debtor	Spouse													
a. Gross receipts	\$	\$													
b. Ordinary and necessary business expenses	\$	\$													
c. Business income	Subtract Line b from Line a														
5	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b>		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary operating expenses	\$	\$	c. Rent and other real property income	Subtract Line b from Line a		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>
	Debtor	Spouse													
a. Gross receipts	\$	\$													
b. Ordinary and necessary operating expenses	\$	\$													
c. Rent and other real property income	Subtract Line b from Line a														
6	<b>Interest, dividends, and royalties.</b>		\$ <span style="float: right;">\$</span>												
7	<b>Pension and retirement income.</b>		\$ <span style="float: right;">\$</span>												
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <span style="margin-left: 20px;">Spouse \$</span>	<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			Debtor	Spouse	a.	\$	\$	b.	\$	\$	<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>			
	Debtor	Spouse													
a.	\$	\$													
b.	\$	\$													
	Total and enter on Line 10		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		<span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span> <span style="border: 1px solid black; padding: 2px; margin-right: 10px;"></span>												

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
----	--	----

### Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

### Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ d. _____ \$ _____	\$
	Total and enter on Line 17	\$
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$								
19B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><b>Household members under 65 years of age</b></th> <th style="text-align: center;"><b>Household members 65 years of age or older</b></th> </tr> </thead> <tbody> <tr> <td>a1. Allowance per member</td> <td>a2. Allowance per member</td> </tr> <tr> <td>b1. Number of members</td> <td>b2. Number of members</td> </tr> <tr> <td>c1. Subtotal</td> <td>c2. Subtotal</td> </tr> </tbody> </table>	<b>Household members under 65 years of age</b>	<b>Household members 65 years of age or older</b>	a1. Allowance per member	a2. Allowance per member	b1. Number of members	b2. Number of members	c1. Subtotal	c2. Subtotal	\$
<b>Household members under 65 years of age</b>	<b>Household members 65 years of age or older</b>									
a1. Allowance per member	a2. Allowance per member									
b1. Number of members	b2. Number of members									
c1. Subtotal	c2. Subtotal									
20A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).	\$								

20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/>	\$									
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0   <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									

27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>	\$
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>	\$
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>	\$
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>	\$
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$

### Subpart B: Additional Living Expense Deductions

**Note: Do not include any expenses that you have listed in Lines 19-32**

34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a.	Health Insurance	\$
	b.	Disability Insurance	\$
	c.	Health Savings Account	\$
Total and enter on Line 34.			
<b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below: \$			
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>		
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>		

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$

**Subpart C: Deductions for Debt Payment**

42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
	<table border="1"> <tr> <td></td><td>Name of Creditor</td><td>Property Securing the Debt</td><td>Average Monthly Payment</td><td>Does payment include taxes or insurance?</td></tr> <tr> <td>a.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td></td><td></td><td></td><td></td><td>Total: Add Lines</td></tr> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no					Total: Add Lines	\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
				Total: Add Lines													
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
	<table border="1"> <tr> <td></td><td>Name of Creditor</td><td>Property Securing the Debt</td><td>1/60th of the Cure Amount</td></tr> <tr> <td>a.</td><td></td><td></td><td>\$</td></tr> <tr> <td></td><td></td><td></td><td></td><td>Total: Add Lines</td></tr> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$					Total: Add Lines	\$		
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
				Total: Add Lines													
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$															
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
	<table border="1"> <tr> <td>a.</td><td>Projected average monthly Chapter 13 plan payment.</td><td>\$</td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td><td>x</td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of Chapter 13 case</td><td>Total: Multiply Lines a and b</td></tr> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$															

**Subpart D: Total Deductions from Income**

47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.	\$
----	--	----

**Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION**

48	<b>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</b>	\$
49	<b>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</b>	\$
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	\$
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$

52	<p><b>Initial presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than \$6,575.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is at least \$6,575, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).</p>	
53	<b>Enter the amount of your total non-priority unsecured debt</b>	\$
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	<p><b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>	

### **Part VII. ADDITIONAL EXPENSE CLAIMS**

56	<p><b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;">Expense Description</th> <th style="width: 10%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: right;">Total:</td> <td style="text-align: left;">Add Lines a, b, c, and d</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total:	Add Lines a, b, c, and d	\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total:	Add Lines a, b, c, and d	\$																		

### **Part VIII. VERIFICATION**

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this is a joint case, both debtors must sign.</i>)</p> <p>Date: <u>February 13, 2009</u> Signature: <u>/s/ Stanley F Kleinschmidt, Jr.</u>  <u>Stanley F Kleinschmidt, Jr.</u>  <u>(Debtor)</u></p> <p>Date: <u>February 13, 2009</u> Signature: <u>/s/ Corinne A Kleinschmidt</u>  <u>Corinne A Kleinschmidt</u>  <u>(Joint Debtor, if any)</u></p>	
----	--	--